

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

05/08/2023

IN RE:

STEPHEN L. DWYER  
502 S 4TH ST  
SHARPSVILLE, PA 16150  
XXX-XX-5304 Debtor(s)

Case No.19-11121 CMB

Chapter 13

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known. In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to

which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

5/8/2023

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>SYNCHRONY BANK</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021  NORFOLK, VA 23541	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: JCP/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.: 6131
<b>FARMERS NATIONAL BANK OF CANFIELD</b> 1 SOUTH MAIN ST PO BOX 228  NILES, OH 44446	Trustee Claim Number:2 INT %: 4.00% Court Claim Number:8  CLAIM: 8,509.96 COMMENT: CL8GOV@MDF*7767.52@4%/PL*PMT/TT*DK!	CRED DESC: VEHICLE ACCOUNT NO.: 4601
<b>TOYOTA LEASE TRUST</b> C/O TOYOTA MOTOR CREDIT CORP PO BOX 9490  CEDAR RAPIDS, IA 52409-9490	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:3  CLAIM: 9,677.85 COMMENT: RS/OE*PMT/CL X 21 REM MOS=CL-PL*BGN 12/19*DK!!	CRED DESC: PRIORITY CREDITOR ACCOUNT NO.: S706
<b>AMERICAN EXPRESS NATIONAL BANK</b> C/O BECKETT AND LEE LLP PO BOX 3001  MALVERN, PA 19355-0701	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:10  CLAIM: 8,387.25 COMMENT: X7483/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1007
<b>PORTFOLIO RECOVERY ASSOCIATES, LLC</b> PO BOX 12914  NORFOLK, VA 23541	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:15  CLAIM: 1,840.47 COMMENT: BARCLAYS BANK	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5315
<b>CAPITAL ONE BANK (USA) NA BY AMERICAN INF</b> PO BOX 71083  CHARLOTTE, NC 28272-1083	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:5  CLAIM: 4,971.04 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3328
<b>CAPITAL ONE BANK (USA) NA BY AMERICAN INF</b> PO BOX 71083  CHARLOTTE, NC 28272-1083	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:6  CLAIM: 1,628.46 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9583
<b>JPMORGAN CHASE BANK NA S/B/M/T CHASE B</b> C/O JPMORGAN CHASE BANK NA PO BOX 15368  WILMINGTON, DE 19850	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:2  CLAIM: 4,224.55 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8035
<b>JPMORGAN CHASE BANK NA S/B/M/T CHASE B</b> C/O JPMORGAN CHASE BANK NA PO BOX 15368  WILMINGTON, DE 19850	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:3  CLAIM: 572.94 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0141
<b>CITIBANK NA**</b> 6716 GRADE LN BLDG 9 STE 910-PY DEPT  LOUISVILLE, KY 50325-3439	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:11  CLAIM: 4,826.03 COMMENT: THD	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3118

<b>LVNV FUNDING LLC</b> C/O RESURGENT CAPITAL SVCS PO BOX 10587  GREENVILLE, SC 29603-0587	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:9  CLAIM: 2,565.33 COMMENT: CREDIT 1	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7078
<b>DISCOVER BANK(*)</b> C/O DISCOVER PRODUCTS INC PO BOX 3025  NEW ALBANY, OH 43054-3025	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:1  CLAIM: 1,977.14 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6965
<b>JEFFERSON CAPITAL SYSTEMS LLC*</b> PO BOX 772813  CHICAGO, IL 60677-2813	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:13  CLAIM: 233.67 COMMENT: REF 3524566824*JCP*SYNCHRONY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6131
<b>CAPITAL ONE NA**</b> C/O BECKET & LEE LLP PO BOX 3001  MALVERN, PA 19355-0701	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:7  CLAIM: 84.10 COMMENT: KOHLS	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1004
<b>SYNCHRONY BANK</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41031  NORFOLK, VA 23541	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:12  CLAIM: 75.03 COMMENT: PLCC/SCH*BP*GEMB*GECRB	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5572
<b>JEFFERSON CAPITAL SYSTEMS LLC*</b> PO BOX 772813  CHICAGO, IL 60677-2813	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:14  CLAIM: 1,865.13 COMMENT: REF 3524662147*LOWES*SYNCHRONY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6965
<b>KML LAW GROUP PC*</b> 701 MARKET ST STE 5000  PHILADELPHIA, PA 19106	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: TOYOTA LEASE/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>BERNSTEIN BURKLEY PC</b> 601 GRANT ST - 9TH FL  PITTSBURGH, PA 15219	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: TOYOTA MOTOR CREDIT/CT OF DEFAULT	CRED DESC: NOTICE ONLY ACCOUNT NO.: